

Exhibit 8

Truth in Lending Disclosure Statement - January 2010 Loan

**TRUTH-IN-LENDING DISCLOSURE STATEMENT**

Health Professions Loan

Lender: BANK OF LAKE MILLS  
Lender ID: 923584  
Borrower ID: 1717106

Date of Disclosure: January 6, 2010

ABDEL M KOUSSIH  
1634 N. PAULINA STREET UNIT 2R  
CHICAGO, IL 60622

Please refer all questions or correspondence to:

BANK OF LAKE MILLS  
c/o American Education Services  
1200 N. 7TH STREET  
HARRISBURG, PA 17102  
Or call (800) 233-0557

Co-Signer Name if applicable:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate, which is subject to change.	The dollar amount the credit will cost you, which is subject to change.	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled based on the current annual percentage rate, which may change.
10.22%	\$23,582.61 e	\$32,988.00 e	\$56,570.61 e

Your payment schedule will be:

Number of Payments	Amount of Payment	When Payments are Due
13	\$268.17	Monthly beginning: 3/13/2010
120	\$442.37	4/29/2011

Late Charges: If payment is more than 10 days late, you will be charged a late charge of 5% of the unpaid amount of the payment or \$10.00, whichever is less.

Variable Rate: This is a loan with a variable interest rate, based on the Current Index plus a margin. The Current Index and the margin are shown on this Disclosure Statement. The Interest Rate will change quarterly on the first day of each January, April, July and October (the "Change Date(s)") if the Current Index changes.

The "Current Index" for any calendar quarter beginning on a Change Date (or for any shorter period beginning on the Disbursement Date and ending on the first Change Date) is the 3-month London Interbank Offered Rate ("LIBOR") published by The Wall Street Journal on the 20th day (or the next business day if the 20th day is not a business day) of the calendar month immediately preceding each Change Date. You may round the Current Index higher to two decimal places. For example, 5.755% will be rounded to 5.76%. (This is an example and may not reflect the actual LIBOR.) Any increase will take the form of higher payment amounts. For example, if you were making payments of principal and interest and the interest rate increased by 0.25% (from 8.67% to 8.92%) in a 3-month period, the monthly payment on an Amount Financed of \$35,000.00 for a loan of 360 months would increase by \$6.26 (from \$273.35 to \$279.61).

Prepayment: If you pay off early, you will not have to pay a penalty and you will not be entitled to a refund of part of the origination fee.

See the Promissory Note for any additional information about nonpayment, default and any required repayment in full before the scheduled date.

e means an estimate

**Itemization of Amount Financed:**

Amount given to you directly .....	\$ 32,988.00
Amount paid to others on your behalf .....	\$ 0.00
Origination Fee .....	\$ 2,309.16
Amount Financed .....	\$ 32,988.00
Principal Balance of Loan .....	\$ 35,297.16
Your Current Index: 0.25%      Your Margin: 8.50%	

**PLEASE CHECK THIS INFORMATION THOROUGHLY, IMMEDIATELY NOTIFYING US OF ANY DISCREPANCIES. PLEASE KEEP A COPY OF THIS DOCUMENT FOR YOUR RECORDS.**